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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Colin Lawrence Kilgour
Serial No.: 09/904,986
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For: Trading and Processing of
Commercial Accounts
Art Group: 3628
Examiner: Siegfried F. CHENCINSKI

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**CERTIFICATE OF FACSIMILE
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I hereby certify that the foregoing
correspondence (14 pages) is being facsimile
transmitted to: United States Patent and
Trademark Office, on the date indicated
below:

Date: Nov 11, 2006By: Tina M. Manor

Tina M. Manor

November 21, 2006

AMENDMENT

SIR:

In response to the Office Action dated May 23, 2006, please amend the above-
identified application as follows:

Amendments to the **Specification** begin at page 2 of this paper

Amendments to the **Claims** are reflected in the listing of the claims which begins on
page 35 of this paper.

Remarks/Arguments begin at page 13 of this paper.